

**Amendments to the Claims:**

The following listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently Amended) A method for operating a consumable investment system, comprising:  
  
    depositing value as principal corresponding to a consumed item of a supplier;  
  
and  
  
    accruing earned value based on the principal and a rate.
2. (Original) The method of claim 1, further comprising:  
  
    maintaining an account for a consumer that consumed the consumed item; and  
  
    permitting withdrawal of the earned value based on terms of an agreement for the account.
3. (Original) The method of claim 2, maintaining an account comprising:  
  
    updating the principal based on one or more deposits of consumed items; and  
  
    generating a balance of accrued earned value on a schedule based on the agreement.
4. (Original) The method of claim 2, the account comprising one or more of:  
  
    a savings consumable account;  
  
    a certificate of consumable deposit; and  
  
    a mutual consumable fund.
5. (Canceled)
6. (Original) The method of claim 1, further comprising:  
  
    receiving information from one or more suppliers; and  
  
    updating consumer accounts based on the received information.

7. (Original) The method of claim 6, the information comprising one or more of:  
one or more new rates to replace rates for one or more consumer accounts;  
one or more new consumer accounts;  
one or more new maturation dates to replace current maturation dates; and  
one or more principals updates to increment or decrement current principals;  
and  
one or more earned values to increment or decrement current earned values.
8. (Canceled)
9. (Original) The method of claim 8, updating consumer accounts comprising  
one or more of:  
transferring principal from a consumer account to another consumer account;  
withdrawing earned value from a consumer account;  
depositing addition value to a consumer account; and  
changing parameters of a consumer account.
10. (Original) The method of claim 1, the principal comprising one or a  
combination of two or more of:  
value corresponding to consumed items;  
a number of times purchases were made;  
a number of times a supplier was visited;  
a value for consumed items based on a table of values corresponding to items;  
and  
a value corresponding to an amount spent during a period of time.
11. (Currently Amended) A consumable investment system, comprising:  
a memory; and

a controller coupled to the memory, the controller storing in the memory a value as principal corresponding to a consumed item of a supplier, and storing an earned value in the memory based on the principal and a rate.

12. (Original) The system of claim 11, further comprising:

a consumer interface, the controller coupled to the consumer interface maintaining an account for a consumer that consumed the consumed item, and permitting withdrawal of the earned value based on terms of an agreement for the account.

13. (Original) The system of claim 12, wherein the controller updates the principal based on one or more deposits of consumed items, and generates a balance of accrued earned value on a schedule based on the agreement.

14. (Original) The system of claim 12, wherein the account comprises one or more of:

a savings consumable account;  
a certificate of consumable deposit; and  
a mutual consumable fund.

15. (Canceled)

16. (Original) The system of claim 11, further comprising:

a supplier interface coupled to the controller, the controller receiving information from one or more suppliers through the supplier interface and updating consumer accounts based on the received information.

17. (Original) The system of claim 16, wherein the information comprises one or more of:

one or more new rates to replace rates for one or more consumer accounts;  
one or more new consumer accounts;  
one or more new maturation dates to replace current maturation dates; and

one or more principals updates to increment or decrement current principals;

and

one or more earned values to increment or decrement current earned values.

18. (Canceled)

19. (Original) The system of claim 18, wherein the controller updates consumer accounts by one or more of:

transferring principal from a consumer account to another consumer account;

withdrawing earned value from a consumer account;

depositing addition value to a consumer account; and

changing parameters of a consumer account.

20. (Original) The system of claim 11, wherein the principal comprises one or a combination of two or more of:

value corresponding to consumed items;

a number of times purchases were made;

a number of times a supplier was visited;

value for consumed items based on a table of values corresponding to items;

and

value corresponding to an amount spent during a period of time.

21. (New) The method of claim 1, further comprising reducing accrued earned value based on a predetermined condition.

22. (New) The method of claim 21, wherein the predetermined condition includes one or more of:

if a consumer of an account does not consume a predetermined amount of the consumable item; and

if a consumable item from another supplier is consumed.

23. (New) The system of claim 11, wherein the accrued earned value is reduced based on a predetermined condition.

24. (New) The system of claim 23, wherein the predetermined condition includes one or more of:

if a consumer of an account does not consume a predetermined amount of the consumable item; and

if a consumable item from another supplier is consumed.